

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-28722-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Danilo DeGuzman  
10 Emily Road  
Manalapan, NJ 07726

Aurea Ann DeGuzman  
10 Emily Road  
Manalapan, NJ 07726

Social Security No.:

xxx-xx-6361

xxx-xx-1800

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 28, 2017.

On 3/9/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: April 4, 2018

Time: 10:00 AM

Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 9, 2018

JAN: amg

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Danilo DeGuzman  
 Aurea Ann DeGuzman  
 Debtors

Case No. 16-28722-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 54

Date Rcvd: Mar 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2018.

db/jdb	+Danilo DeGuzman, Aurea Ann DeGuzman, 10 Emily Road, Manalapan, NJ 07726-1666
lm	+Deutsche Bank, 60 Wall Street, New York, NY 10005-2858
cr	+Deutsche Bank National Trust Company, Robertson, Anschutz, Schneid, P.L., 6409 congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
516423091	+A 1 Collection Servi, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
517012190	+ACE Incorporation, 1320 Standiford Avenue #8, Modesto, CA 95350-0726
516449228	+American Air Credit Plan, PO box 9001006, Louisville, KY 40290-1006
516423092	+American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
516578599	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516628475	American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516423094	+Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516423096	+CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238)
516423097	+Chase Bank Usa, Na, PO Box 15298, Wilmington, DE 19850-5298
516423098	+Citibank/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
516423099	+Citicards Cbna, PO Box 6241, Sioux Falls, SD 57117-6241
516423100	+Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
516636576	+Deutsche Bank National Trust Co., Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept, PO Box 24605, West Palm Beach, FL 33416-4605
516449229	+Digestive Disease Specialist of Central, 875 Poole Ave., Hazlet, NJ 07730-2041
516430456	+First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
516423102	+Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412
516566802	#+JCP&L, First Energy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-6771
516449231	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
516423104	+Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
516634958	Ocwen Loan Servicing, LLC, Attn: Cashiering Department, 161 Worthington Road, Suite 100, West Palm Beach, FL, 33409
516423105	+Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
516423107	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187)
516423106	+Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
516423109	+Thd/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
516627913	+The Bank of New York Mellon, Trustee(See 410), C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516423110	+United Teletech Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724-2764

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2018 00:04:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 10 2018 00:04:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516423093	+E-mail/Text: bky@americanprofit.net Mar 10 2018 00:04:50 American Profit Recove, 34405 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-5608
516423095	E-mail/PDF: ais.bmw.ebn@americaninfosource.com Mar 10 2018 00:01:28 BMW Bank of North America, PO Box 78066, Phoenix, AZ 85062-8066
516435205	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 10 2018 00:01:07 BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516455522	E-mail/PDF: ais.bmw.ebn@americaninfosource.com Mar 10 2018 00:01:28 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
516642841	+E-mail/Text: bncmail@w-legal.com Mar 10 2018 00:04:32 Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516435174	E-mail/Text: mrdiscen@discover.com Mar 10 2018 00:03:44 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516423101	+E-mail/Text: mrdiscen@discover.com Mar 10 2018 00:03:44 Discover Fin Svcs Llc, PO Box 15316, Wilmington, DE 19850-5316
516436844	E-mail/Text: cio.bncmail@irs.gov Mar 10 2018 00:04:02 IRS, POB 7346, Phialdelphia, PA 19101-7346
516449230	+E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Mar 10 2018 00:05:07 Jersey Shore Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
516579452	E-mail/PDF: resurgentbknotifications@resurgent.com Mar 10 2018 00:08:53 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 54

Date Rcvd: Mar 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516607495 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 10 2018 00:04:20 Midland Funding LLC,  
PO Box 2011, Warren MI 48090-2011  
516645043 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2018 00:01:51  
Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067,  
Norfolk VA 23541  
516643825 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2018 00:22:09  
Portfolio Recovery Associates, LLC, c/o American Airlines, POB 41067, Norfolk VA 23541  
516645045 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2018 00:01:28  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
516646060 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2018 00:01:51  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541  
516645976 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2018 00:01:53  
Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541  
516646854 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2018 00:01:51  
Portfolio Recovery Associates, LLC, c/o Jetblue Rewards Card, POB 41067,  
Norfolk VA 23541  
516646777 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2018 00:01:07  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541  
516423108 +E-mail/PDF: gecsed@recoverycorp.com Mar 10 2018 00:01:21 Synch/lowes, Po Box 965005,  
Orlando, FL 32896-5005  
516427599 E-mail/PDF: gecsed@recoverycorp.com Mar 10 2018 00:01:22 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
516606202 E-mail/Text: laura@redbanklaw.com Mar 10 2018 00:03:43  
United Teletech Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC,  
PO Box 610, Red Bank, NJ 07701-0610

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516423103\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,  
P.O. Box 724, Springfield, NJ 07081)  
516628178\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of the Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Jason Brett Schwartz on behalf of Creditor BMW Bank of North America  
jschwartz@mesterschwartz.com  
Justin Plean on behalf of Creditor Deutsche Bank National Trust Company jplean@rasflaw.com,  
bkyecf@rasflaw.com/ras@ecf.courtdrive.com

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 54

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Michael R. DuPont on behalf of Creditor United Teletech Financial Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
Miriam Rosenblatt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Miriam Rosenblatt on behalf of Creditor Deutsche Bank National Trust Company  
bkyecf@rasflaw.com, mrosenblatt@rasflaw.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New  
York, as trustee Et Al... rsolarz@kmlawgroup.com  
William H. Oliver, Jr. on behalf of Joint Debtor Aurea Ann DeGuzman bkwoliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Danilo DeGuzman bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 9